

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD TO IMPROVE DEBT COLLECTION PRACTICES

the specification of which is attached hereto unless the following space is checked:

_____ was filed on _____ as United States Application Serial Number or PCT International Application Number _____ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. §119(a)-(d) or §365(b) of any foreign application(s) for patent or inventor's certificate, or §365(a) of any PCT international application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s):

	<u>Number</u>	<u>Country</u>	<u>Day/Month/Year Filed</u>	<u>Priority Not Claimed</u>
1.				9
2.				9

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

	<u>Application Number</u>	<u>Filing Date</u>
1.		
2.		

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT international application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

	<u>Application Number</u>	<u>Filing Date</u>	<u>Status - patented, pending, abandoned</u>
1.			
2.			

I hereby appoint the following attorneys and agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Joseph P. Krause,	Reg. No. 32,578
Angelo J. Bufalino,	Reg. No. 29,622
James T. FitzGibbon,	Reg. No. 20,592
Christopher P. Moreno,	Reg. No. 38,566
Christopher J. Reckamp,	Reg. No. 34,414
Richard A. Zachar,	Reg. No. 25,560
Ludwig E. Kolman,	Reg. No. 32,473
Michael J. Turgeon,	Reg. No. 39,404
Loren H. McRoss,	Reg. No. 40,427
Timothy J. Bechen,	Reg. No. 48,126
Earl D. Brown, Jr.,	Reg. No. 44,042
Robert S. Gorman,	Reg. No. 41,790
John F. Rollins,	Reg. No. 38,013
and	
Wayne P. Sobon,	Reg. No. 32,438

as my Attorneys.

Address all telephone calls to Joseph P. Krause at (312) 609-7536.

Address all correspondence to VEDDER PRICE KAUFMAN & KAMMHOLZ, 222 N. LaSalle Street, Chicago, Illinois 60601.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor (given name, family name): Michael B. Elliott

Inventor's signature: Mike Elliott

Date: 10-5-01

Residence: Wilmette, Illinois

Citizenship: U.S.A.

Post Office Address: 1323 Ashland Avenue
Wilmette, Illinois 60091

Full name of second inventor (given name, family name): Patrick G. O'Neill

Inventor's signature: Patrick G O'Neill

Date: 10-5-01

Residence: Wilmette, Illinois

Citizenship: U.S.A.

Post Office Address: 706 Forrest Avenue
Wilmette, Illinois 60091

Full name of third inventor (given name, family name): Eric J. Johnson

Inventor's signature: Eric J. Johnson

Date: 10-9-01

Residence: Chicago, Illinois

Citizenship: U.S.A.

Post Office Address: 4417 North Damen Avenue
Chicago, Illinois 60625